

Introduction

BENEFITS ADMINISTRATORS AND OTHERS CHOSEN BY YOUR EMPLOYER WHO MAY ASSIST WITH INSURANCE ENROLLMENT AND ADJUSTMENTS, RETIREMENT OR TERMINATION AND RELATED ACTIVITIES ARE NOT AGENTS OF THE EMPLOYEE INSURANCE PROGRAM AND ARE NOT AUTHORIZED TO BIND THE EMPLOYEE INSURANCE PROGRAM.

THIS BOOKLET CONTAINS AN ABBREVIATED DESCRIPTION OF INSURANCE BENEFITS. THE *PLAN OF BENEFITS DOCUMENTS* CONTAIN COMPLETE DESCRIPTIONS OF THE HEALTH AND DENTAL PLANS. THEIR TERMS AND CONDITIONS GOVERN ALL HEALTH BENEFITS OFFERED BY THE STATE. IF YOU WOULD LIKE TO REVIEW THESE DOCUMENTS, CONTACT YOUR BENEFITS ADMINISTRATOR OR THE EMPLOYEE INSURANCE PROGRAM.

THE LANGUAGE USED IN THIS DOCUMENT DOES NOT CREATE AN EMPLOYMENT CONTRACT BETWEEN THE EMPLOYEE AND THE AGENCY. THIS DOCUMENT DOES NOT CREATE ANY CONTRACTUAL RIGHTS OR ENTITLEMENTS. THE AGENCY RESERVES THE RIGHT TO REVISE THE CONTENT OF THIS DOCUMENT, IN WHOLE OR IN PART. NO PROMISES OR ASSURANCES, WHETHER WRITTEN OR ORAL, WHICH ARE CONTRARY TO OR INCONSISTENT WITH THE TERMS OF THIS PARAGRAPH CREATE ANY CONTRACT OF EMPLOYMENT.

Introduction

We know that your benefits are important to you and to your family. We also know that you lead busy lives and don't often have a chance to read about your insurance until there is a need to use it. For that reason, we continually try to make the *Insurance Benefits Guide* (IBG) easier to understand and use.

In the section "What's New for 2007?" we highlight major changes in our insurance programs. There also are some changes in this book:

- Terms that may be unfamiliar to you are italicized and defined in the text. However, if you have questions, ask your benefits administrator; the third-party administrator, such as BlueCross BlueShield of South Carolina or FBMC; or EIP. Turn to the index for help in finding information about specific topics.
- The Employee Insurance Program conveys information and conducts business using the Internet. On page 20, you will find a brief explanation of what is offered through our Web site, www.eip.sc.gov.
- In the "Health Maintenance Organizations" chapter, the sections on BlueChoice HealthPlan and MUSC Options have been expanded.
- The "State Health Plan" chapter has been expanded, particularly the section on "Managing Your Medical Care."
- The name of the "Retirees" chapter has been changed to "Retirees/Disability Retirees" to show it includes information that also applies to those who retire because of a disability.

As always, this guide includes explanations of benefits, premiums and contact information and an overview of the health plans and other programs offered through EIP.

Remember, only information concerning those programs for which you are eligible and in which you are enrolled applies to you. The word "you," as used in this book, means anyone insured through EIP, you and/or your covered dependents.

We encourage you to review each chapter that applies to you and to discuss your benefits with your family. Charts are included to assist you in comparing plans. Pay close attention to copayments, deductibles, pre-authorization requirements and services that may be limited or not covered.

To make changes in your coverage, contact your benefits administrator.

For a more detailed explanation of your benefits, check the appropriate chapter in the IBG. If you still have questions, call your benefits administrator or EIP.

For information about processing and payment of claims, contact the third-party administrator or carrier listed on the inside cover of the IBG.

To make the best use of your insurance benefits, please remember:

- You are responsible for understanding your benefits. Ask questions if you do not understand them.
- Coverage and changes are not automatic.
- Make changes within 31 days of a qualifying event, such as birth, marriage or involuntary loss of other coverage.

Confidentiality Policies

The South Carolina Budget and Control Board Employee Insurance Program (EIP) is committed to protecting the privacy of your health information. EIP strives continually to ensure its compliance with the Health Insurance Portability and Accountability Act (HIPAA) of 1996, which mandates security and privacy of health information by setting standards for access and distribution of that information.

EIP provides a Notice of Privacy Practices directly to all persons covered under the state insurance program. This brochure outlines the situations in which EIP uses and discloses health information. It also outlines your rights with regard to the information and disclosure. A copy of EIP's Notice of Privacy Practices is on page 215 and on the EIP Web site, www.eip.sc.gov. In addition, the Web site contains links to forms mentioned in the Notice of Privacy Practices.

If you have any questions about HIPAA, please contact:

Privacy Officer
South Carolina Budget and Control Board
1201 Main Street, Suite 300
Columbia, S.C. 29201
Phone: 803-734-0600
Fax: 803-737-0825
E-mail: privacyofficer@cio.sc.gov.

